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		Application No	0.	09/560,215	
TRANSMITTAL		Filing Date		April 28, 2000	
		First Named I	nventor	Max Levchin	
FORM		Group Art Uni	t	1762	
(To be used for all correspondence after initial filing) Examiner Name			Alain L. Bashore		
Total Number of Pages in this Submission: 5 Attorney Docket No. PAY00-0			PAY00-001		
ENCLOSURES (check all that apply)					
Fee Transmittal Form Fee attached Drawing(s) Amendment/Response After Final Affidavit/Declaration(s) Extension of Time Request Express Abandonment Request Information Disclosure Statement, with form PTO/SB/08a Certified Copy of Priority Document(s) Response to Missing Parts Notice/Incomplete Application Response to Missing Parts under 37 CFR 1.52 or 1.53 Assignment Papers for an application Prawing(s) Licensing-related Papers Petition Petition Petition Petition Petition Petition Convert to a Provisional Application Power of Attorney by Assignee, we Revocation of Former Powers Change of Correspondence Address Small Entity Statement Request for Refund Remarks:			ers ssignee, with Powers ence Addres	Group Appeal Communication to Board of Appeals and Interferences Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) Proprietary Information Status Letter Additional Enclosure(s):	
SIGNATURI	E OF APPL	ICANT, AT	TORNEY	OR AGENT	
Name Daniel E. Vaughan (Regist	tration No. 42,	199)	Date	December 17, 2005	
Signature Land & Vaughan			Telephone	510-790-9960	
Address 39180 Liberty Street, Suite 103, Fremont, CA 94538 Facsimile 510-790-9964				510-790-9964	
		CATE OF M			
I hereby certify that this correspondence is being deposited with the U. S. Postal Service via Express Mail (No. EL XXX yyy zzz US) or Facsimile to 571-273-8300, addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313 on: December 17, 2005					
Type or Printed Name Daniel E. Vaughan Signature Signature					

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DEC 1 7 2005

PTO/SB/17 (12-04v2)
Approved for use through 07/31/2008. OMB 0651-0032
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Fees pursuant to	Effective on 12/08 the Consolidated Approp	/2004. priations Act, 2005 (H.)	R. 4818).			`	e if Know	'n
	TRAN			Application Nur	mber	09/560,2	15	
l LEC		_ ::	~\L_	Filing Date		April 28,	2000	
For FY 2005		First Named In	ventor	Max Levchin				
Applicant	laime emall entity stat	us See 37 CFR 1	27	Exeminer Nam	8	Alain L. I	Bashore	
Applicant claims small entity status. See 37 CFR 1.27				Art Unit 1762				
TOTAL AMOUNT OF PAYMENT (\$) 180 Attorney Docket No. X00-001								
METHOD OF PAYMENT (check all that apply)								
Check	Credit Card	Money Order	Non	e Other (please ide	entify):		
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	bove-identified depos							
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Application	Type Fee (\$)	Fee (\$)	Fee (\$)		Fee) (\$)	Fees Paid (\$)
Utility	300	150	500	250	200) 10	10	
Design	200	100	100	50	130) 6	5	
Plant	200	100	300	150	160) 8	80	
Reissue	300	150	500	250	600) 30	0	<u> </u>
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3. APPLICATI	•	is paid for, it greater t	nan s.					
If the specific	ation and drawings							
listings ur	der 37 CFR 1.52(e)), the application	size fee	due is \$250 (\$	\$125 for	small en	tity) for e	ach additional 50
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4. OTHER FEE Non-Englis	(S) h Specification, \$	130 fee (no smal	I entity d	liscou n t)				Fees Paid (\$)
_	late filing surcharg	•	_	•				180
SUBMITTED BY		1						
Signature	Dunger!	/	F	Registration No.	2 100		Telephone	⁹ 510-790-9960
3	XXerry 3 V	night	[(4	Attorney/Agent) 4	4,133			210-120-2200

Registration No.	
Signature Registration No. (Attorney/Agent) 42,199 Telephone 510-790-996	0
Name (Print/Type) Daniel E. Vaughan Date December 17, 200)5

This collection of information is required by 37 CFR 1.138. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450. Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS, SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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DEC 17 2005

Attorney Docket No.: PAY00-001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant

Levchin, et al.

Application No.

09/560,215

Filed Docket April 28, 2000

PAY00-001

Title

System and Method for Electronically Exchanging Value Among

Distributed Users

Group/Art Unit

1762

Examiner

Alain L. Bashore

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §§ 1.56 and 1.97

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313

Sir:

Listed below and/or on an attached form PTO/SB/08A is information known to applicant(s), which is hereby submitted pursuant to 37 C.F.R. § 1.56. The right is reserved to antedate any included publication or patent in accordance with standard procedure.

This statement is not intended to represent that a search has been made or that the information cited in the statement is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56.

<u>X</u>	(New Application)	Copies of each li	sted reference, except for	issued U.S. patents and
	pending or published U.S. app	lications, are subm	itted herewith, along with	a concise explanation
	of information in a foreign lang	guage (if any).		
	(Continuation Application)	The listed referen	nces were cited by the Ap	plicant(s) or Examiner
	in the parent application, U.S.	Serial No	, filed on	Pursuant to 37
	C.F.R. § 1.98(d), copies of the	se items are not end	closed but may be found it	n the file history of the
	parent application.			

Applicants respectfully request that the listed information be considered by the Examiner and be made of record in the application identified above. If form PTO/SB/08A is attached, the Examiner is requested to initial and return it in accordance with MPEP § 609.

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	37 C.F	F.R. § 1.97(b). No fee is believed due, because (check all that apply):
		 It is being filed within 3 months of the application filing date; OR It is being filed within 3 months of entry of a national stage; OR It is being filed before the mailing date of the first Office Action on the merits.
	37 C.F	F.R. § 1.97(c). If this statement is being filed after the latest of: (1) three months beyond the filing date of a national application; (2) three months beyond the date of entry of the national stage as set forth in § 1.491 in an international application; or (3) the mailing date of a first office action on the merits, but before the mailing date of the earlier of a final office action under § 1.113 or a notice of allowance under § 1.311, then:
		a certification as specified in 37 C.F.R. § 1.97(e) is provided below; or a fee of \$180.00 as set forth in 37 C.F.R. § 1.17(p) is authorized below, enclosed, or included with the payment of other papers filed together with this statement.
\boxtimes		$7.R. \ $ § 1.97(d). If this statement is being filed after the mailing date of the earlier of a final action under § 1.113 or a notice of allowance under § 1.311, but before payment of the issue en:
	\boxtimes	a certification as specified in § 1.97(e) is completed below; and a fee of \$180.00 as set forth in § 1.17(p) is authorized below, enclosed, or included with the payment of other papers filed together with this statement.
	contair office i inform stateme applica no item designa stateme	ent under 37 C.F.R. § 1.97(e). I hereby certify that either: each item of information need in the information disclosure statement was cited in a communication from a foreign patent in a counterpart foreign patent application not more than three months prior to the filing of the ation disclosure statement; or no item of information contained in the information disclosure ent was cited in a communication from a foreign patent office in a counterpart foreign patent ation, and, to the knowledge of the person signing the statement after making reasonable inquiry, a of information contained in the information disclosure statement was known to any individual ated in section 1.56(c) more than three months prior to the filing of the information disclosure ent: Date: December 17, 2005 Daniel E. Vaughan (Reg. No. 42,199)
		Respectfully submitted,
PARK 39180 Fremor Teleph	, VAUG Liberty S nt, CA 94 one: (51	By: Land Vauhan Daniel E. Vaughan (Reg. No. 42,199) HAN & FLEMING LLP Street, Suite 103 4538 0) 790-9960) 790-9964

PTO/SB/08A (07-05)

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	Substitute for form 1449/PTO	Complete If Known			
		Application Number	09/560,215		
	INFORMATION DISCLOSURE	Filing Date	April 28, 2000		
STATEMENT BY APPLICANT		First Named Inventor	Max Levchin		
		Art Unit	1762		
	(Use as many sheets as necessary)	Examiner Name	Alain L. Bashore		
	Sheet 1 of 1	Attorney Docket Number	PAY00-001		

				DOCUMENTS	
Examiner Initials*	Cite No.1	Document Number Number-Kind Code ^{2 (N Anown)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevan Figures Appear
	Α	^{US-} 5,778,178	07-07-1998	ARUNACHALAM, Lakshmi	
	В	^{US-} 5,987,500	11-16-1999	ARUNACHALAM, Lakshmi	
	С	^{US-} 6,212,556	04-03-2001	ARUNACHALAM, Lakshmi	
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	FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No.1	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages			
		Country Code ³ "Number ⁴ " Kind Code ⁵ (if known)	MM-DD-YYYY		Or Relevant Figures Appear	Τ ⁶		
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Examiner	Date	
Signature	Consider	ed

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 'Applicant's unique citation designation number (optional), 'See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 'S Enter Office that Issued the document, by the two-letter code (WIPO Standard ST.3). 'For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 'Kind of document by the appropriate symbols as Indicated on the document under WIPO Standard ST.16 if possible. 'Applicant is to place a check mark here If English language Translation is attached.

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